

Medicare Annual Notice of Change (ANOC)

Your Recipe for a Successful Yearly Review

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Gather Your Ingredients

Medicare recipients get an ANOC every September. It spells out coverage changes for Parts A, B, C, and D that will occur the following year.

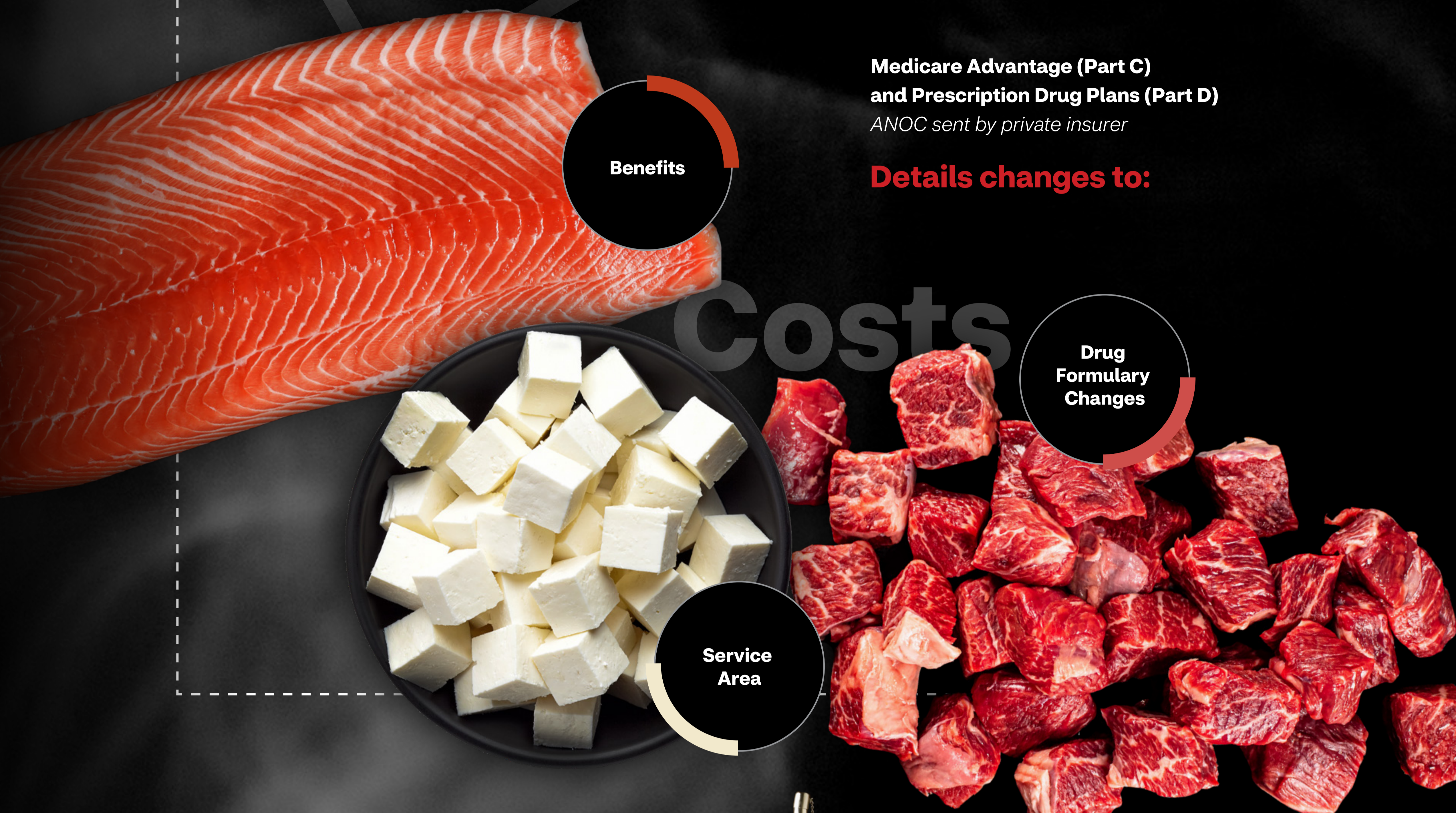
Details changes to:

Original Medicare (Parts A and B)
ANOC sent directly by Medicare



Medicare Advantage (Part C) and Prescription Drug Plans (Part D)
ANOC sent by private insurer

Details changes to:



Medicare Supplements
(Sometimes Called Medigap)

Not included in your ANOC, because there are no annual changes



Plan Your Meal

Before you jump in, make sure there are no surprises. Review your ANOC and determine the following *(call us if you need help)*:



- Have any deductibles gone up?**
- Did my monthly premium increase?**
- Are my doctors and hospitals still in network?**
- Did my out-of-pocket maximum change?**
- Did my copays or coinsurance change?**
- Do I need additional prior authorizations?**
- Are my medications still included at the same cost?**
- Did my pharmacy network change?**

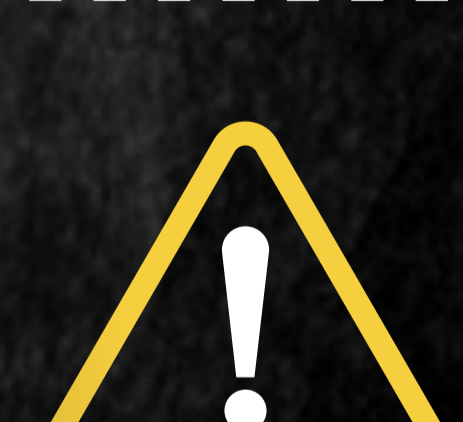
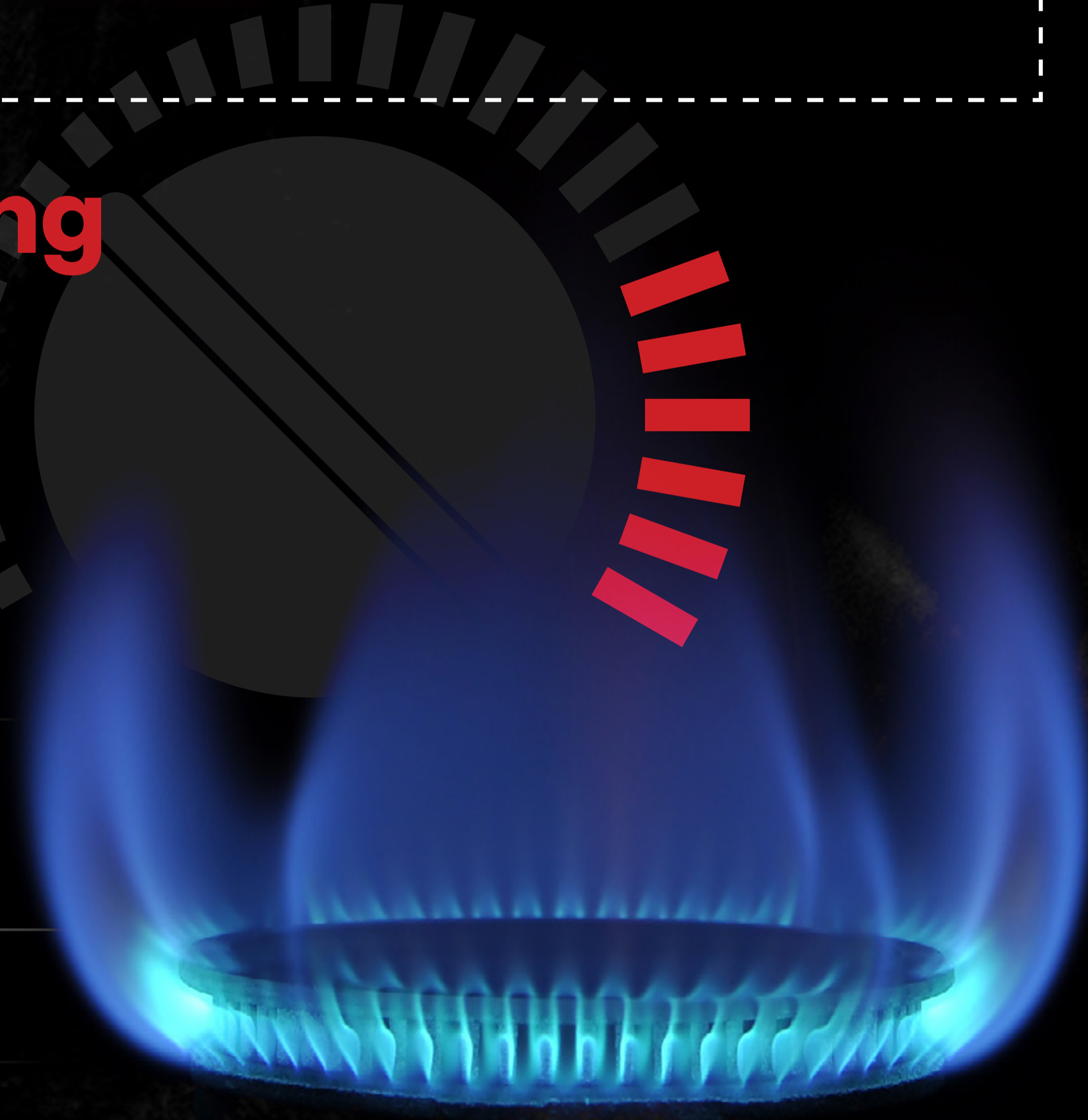
Start Cooking

Info in your ANOC helps you plan changes you want to make during Medicare's **Annual Enrollment Period.**



Annual Enrollment Period
Oct 15–Dec 7

Changes go into effect Jan 1 of the following year.



Didn't receive your ANOC by end of September? Contact your plan!

Adjust the Recipe to Suit Your Taste

If any changes negatively affect your coverage, it might be time to cook up a different plan.

Contact a licensed insurance agent for unbiased guidance and support.



Medicare Support Center
at CVS
1-844-471-0182 (TTY: 711)
Monday–Friday 9 AM–6 PM ET
www.MedicareSupportCenter.com